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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION**

IN RE: :  
  
RICHARD ANDREW MITCHELL : Bankruptcy Case No. 14-31229  
KANDA SAE-NGOW MITCHELL :  
: Chapter 13  
  
Debtor(s). :

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**OBJECTION TO CLAIM #1 OF USAA FEDERAL SAVINGS BANK**

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COMES NOW Douglas L. Barrett, attorney for Debtor(s) in the above referenced case and objects to claim number 1 of USAA Federal Savings Bank as follows:

1. On 10/22/2014 the above reverenced debtors filed for Chapter 13 Bankruptcy.
2. On 12/08/2014 Creditor USAA Federal Savings Bank (Creditor) filed Proof of Claim No. 1.
3. Claim No. 1 claims a Secured Claim status for the amount of \$66,508.22 and based on real property located at 1308 Hawksmoor Way, Grovetown, GA 30813.  
(GA Property)

4. Debtors abandoned the GA Property in 2012 and it is their information and belief that the property was foreclosed upon in March 2014.

5. Debtors believe the claimed debt to be an unsecured non-priority claim.

WHEREFORE, the Debtor(s) pray that Claim No. 1 be deemed an unsecured non-priority claim and treated as such in the debtors bankruptcy plan.

Dated: January 6, 2015

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Douglas L. Barrett  
Attorney for Debtor(s)